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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/683,943	03/05/2002	Christopher L. Parmelee	D-1154R2	5493
28995	7590	01/04/2005	EXAMINER	
RALPH E. JOCKE 231 SOUTH BROADWAY MEDINA, OH 44256			KHOSHNOODI, NADIA	
			ART UNIT	PAPER NUMBER
			2133	

DATE MAILED: 01/04/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/683,943	<b>Applicant(s)</b> PARMELEE ET AL	
	<b>Examiner</b> Nadia Khoshnoodi	<b>Art Unit</b> 2133	

-- The MAILING DATE of this communication appears on the cover sheet with the correspond nc address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 3/5/2002.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-32 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-32 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 3/5/2002 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>1/3-5-2002</u> . | 6) <input type="checkbox"/> Other: _____  |

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**PART III Detailed Action*****Drawings***

The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5) because Fig. 1 does not include the following reference sign(s) mentioned in the description: “a receipt printer 25”. Furthermore, elements 19, 50, 52-54 are not mentioned in the disclosure in regards to Fig. 1. It is suggested that applicants compare the disclosure and the figures to ensure consistency between the two, as well as to ensure that all elements are referred to in the figures are also referred to in the disclosure.

Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The replacement sheet(s) should be labeled “Replacement Sheet” in the page header (as per 37 CFR 1.84(c)) so as not to obstruct any portion of the drawing figures. If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

***Specification***

The abstract of the disclosure is objected to because in lines 1-5, 7, and 10, references are made to various elements numbered in various figures. The numeral reference should be deleted. Correction is required. See MPEP § 608.01(b).

### ***Claim Objections***

A series of singular dependent claims is permissible in which a dependent claim refers to a preceding claim which, in turn, refers to another preceding claim.

A claim which depends from a dependent claim should not be separated by any claim which does not also depend from said dependent claim. For example, claim 18 depends on claim 16, however claim 17 does not. Thus, the claims should be renumbered such that claim 18 immediately follows claim 16 because it depends on it. Renumbering claim 18 to 17 and 17 to 18 will fix this problem. It should be kept in mind that a dependent claim may refer to any preceding independent claim. In general, applicant's sequence will not be changed. See MPEP § 608.01(n).

### ***Claim Rejections - 35 USC § 103***

I. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

II. Claims 1-3, 5-6, 8-10, 19-21, 23, and 25-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al., United States Patent No. 6,289,320 and further in view of Schneier, *Applied Cryptography*.

As per claim 1:

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Drummond et al. substantially teach an apparatus comprising: at least one computer processor (fig. 3, element 14); and at least one data store in operative connection with the computer processor (col. 10, lines 24-34), wherein the at least one data store includes a plurality of digital safe deposit accounts stored therein (col. 10, lines 24-34 and col. 15, line 62 – col. 16, line 5), wherein each of the digital safe deposit accounts is associated with at least one private key (col. 15, lines 9-43), wherein the computer processor is operative to communicate with a plurality of ATMs (fig. 1, element 12 and fig. 3, elements 12, 14, and 16), and wherein the computer processor is operative responsive to at least one of the ATMs to cause a digital signature to be produced for an electronic document (col. 14, lines 10-38).

Not explicitly disclosed by Drummond et al. is the apparatus wherein the computer processor is operative responsive to at least one of the ATMs to cause a digital signature to be produced for an electronic document responsive to the private key associated with one of the digital safe deposit accounts. However, Schneier teaches that public-key algorithms can be used for digital signatures by using a private key for the encryption. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to cause the digital signature for an electronic document to be created responsive to the private key. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 37, lines 16-20.

As per claim 2:

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Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to receive the electronic document from the at least one ATM, wherein the computer processor is operative to store the electronic document in the data store in association with the one digital safe deposit account (col. 13, line 51-col. 15, line 18).

As per claim 3:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 2 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to retrieve the electronic document from the data store and send the electronic document to any one of the plurality of ATMs (col. 14, lines 11-18).

As per claim 5:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. teach the apparatus wherein each digital safe deposit account is associated with a financial account number, wherein the computer processor is operative to access the private key associated with the one digital safe deposit account responsive to a message received from the at least one ATM which includes a financial account number that corresponds to the financial account number associated with the one digital safe deposit account (col. 15, lines 26-42 and col. 16, lines 13-31).

As per claim 6:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 5 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus

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wherein the at least one financial account number corresponds to a credit card number. However, Drummond et al. teach that each customer is able to have different types of accounts. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for the financial account number to correspond to a credit card number. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Drummond et al. in col. 2, lines 18-20 and col. 16, lines 13-31.

As per claim 8:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to maintain and store in the at least one data store, an access log in association with each digital safe deposit account (col. 13, lines 40-63 and col. 21, line 66 - col. 22, line 17).

As per claim 9:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. teach the apparatus wherein the at least one ATM includes a cash dispenser, wherein the computer processor is operative through communication with a financial transaction processing system to cause a dispense of cash from the cash dispenser to be authorized (col. 17, line 3 – col. 18, line 22).

As per claim 10:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. teach the apparatus wherein the computer

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processor is operative to cause a new digital safe deposit account to be created in the data store responsive to communication from the at least one ATM (col. 15, line 62-col. 16, line 31).

As per claim 19:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Furthermore, Drummond et al. substantially teach the use of timing device functions (col. 9, lines 1-18). Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein the computer processor is operative to cause a digital time stamp to be produced and attached to the electronic document on page. However, Schneier teaches that digital signatures usually include timestamps. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for a digital timestamp to be produced and attached to the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 38, lines 16-22.

As per claim 20:

Drummond et al. substantially teach a method comprising: a) receiving a financial account number from an automated transaction machine (col. 12, lines 28-63); b) accessing a private key associated with the financial account number (col. 13, lines 4-9); and c) enabling an electronic document displayed by the automated transaction machine to be digitally signed (col. 14, lines 10-28).

Not explicitly disclosed by Drummond et al. is the method enabling an electronic document displayed by the automated transaction machine to be digitally signed with the



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private key. However, Schneier teaches that public-key algorithms can be used for digital signatures by using a private key for the encryption. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to digitally sign the electronic document with the private key. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 37, lines 16-20.

As per claim 21:

Drummond et al. and Schneier substantially teach the method, as applied to claim 20 above. Furthermore, Drummond et al. teach the method wherein prior to step (c) further comprising: d) receiving a password from the automated transaction machine; and e) verifying that the password corresponds to a valid password previously associated with the financial account number (col. 13, lines 4-9).

As per claim 23:

Drummond et al. and Schneier substantially teach the method, as applied to claim 20 above. Furthermore, Drummond et al. teach the method, further comprising: d) storing a digitally signed copy of the electronic document in a digital safe deposit account in association with the financial account number (col. 14, lines 10-28).

As per claim 25:

Drummond et al. and Schneier substantially teach the method as applied to claim 20 above. Furthermore, Drummond et al. substantially teach the use of timing device functions (col. 9, lines 1-18). Not explicitly disclosed by Drummond et al. or Schneier is the method further comprising: d) enabling the electronic document to be digitally time

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stamped. However, Schneier teaches that digital signatures usually include timestamps. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to enable the electronic document to be digitally time stamped. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 38, lines 16-22.

As per claim 26:

Drummond et al. and Schneier substantially teach the method as applied to claim 20 above. Furthermore, Drummond et al. teach the method, further comprising: d) dispensing cash from the automated transaction machine (col. 17, line 3 – col. 18, line 22).

As per claim 27:

Drummond et al. substantially teach the method comprising: a) receiving a request from an automated transaction machine to digitally sign an electronic document visually displayed by the automated transaction machine, wherein the request includes an account number that is associated with a digital safe deposit account (col. 14, lines 10-28); b) accessing a private key associated with the digital safe deposit account responsive to the account number (col. 13, lines 4-9); c) producing a digital signature for the electronic document (col. 14, lines 10-28) and d) causing the digital signature to be attached to the electronic document (col. 14, lines 10-28).

Not explicitly disclosed by Drummond et al. is the method comprising producing a digital signature for the electronic document responsive to the private key. However,

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Schneier teaches that public-key algorithms can be used for digital signatures by using a private key for the encryption. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to digitally sign the electronic document with the private key. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 37, lines 16-20.

As per claim 28:

Drummond et al. and Schneier substantially teach the method as applied to claim 27 above. Furthermore, Drummond et al. teach the method, further comprising: e) storing a digitally signed copy of the electronic document in a data store in association with the digital safe deposit account (col. 10, lines 24-34 and col. 14, lines 10-28).

As per claim 29:

Drummond et al. and Schneier substantially teach the method as applied to claim 27 above. Furthermore, Drummond et al. teach the method, wherein in step (a) the account number corresponds to a financial account number (col. 16, lines 13-31).

As per claim 30:

Drummond et al. and Schneier substantially teach the method as applied to claim 27 above. Furthermore, Drummond et al. teach the method, further comprising: e) dispensing cash from the automated transaction machine (col. 17, line 3 – col. 18, line 22).

As per claim 31:

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Drummond et al. substantially teach a method comprising: a) receiving a request at an ATM to digitally sign an electronic document visually displayed by the ATM (col. 14, lines 10-28); b) causing a digital signature to be produced for the electronic document (col. 14, lines 10-28); and c) causing the digital signature and to be attached to the electronic document (col. 14, lines 10-28). Furthermore, Drummond et al. substantially teach the use of timing device functions (col. 9, lines 1-18).

Not explicitly disclosed by Drummond et al. is the method comprising b) causing a digital time stamp to be produced for the electronic document; and c) causing the digital time stamp to be attached to the electronic document. However, Schneier teaches that digital signatures usually include timestamps. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for producing and attaching a digital timestamp to the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Schneier on page 38, lines 16-22.

As per claim 32:

Drummond et al. and Schneier substantially teach the method as applied to claim 31 above. Furthermore, Drummond et al. teach the method, further comprising: e) dispensing cash from the ATM (col. 17, line 3 – col. 18, line 22).

III. Claims 4, 7, 11-16, 18, and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al., United States Patent No. 6,289,320 and Schneier, *Applied Cryptography* as applied to claims 1 (for 4, 7, 11-16, and 18) and 20 (for claim 22) above, and further in view of Zajkowski et al., United States Patent No. 6,705,517.

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As per claim 4:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 2 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to encrypt and decrypt the electronic document stored in the at least one data store (col. 15, lines 34-40). Not explicitly disclosed is the apparatus wherein the computer processor is operative to encrypt and decrypt the electronic document stored in the at least one data store responsive to a secret key received from the at least one ATM. However, Zajkowski et al. teach the use of a secret key to encrypt the PIN. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for the secret key to be used to encrypt/decrypt the electronic document stored in the data store. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski in col. 8, lines 31-61.

As per claim 7:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein each digital safe deposit account is associated with at least one digital certificate, wherein the computer processor is operative to cause the digital signature and at least one of the digital certificates associated with the one digital safe deposit account to be attached to the electronic document. However, Zajkowski et al, teach the use of certificates for authentication purposes. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in

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Drummond et al. to allow for a digital certificate and for one of the digital certificates to cause the digital signature to be attached to the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski et al. in col. 9, lines 45-64.

As per claim 11:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 10 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein the computer processor is operative to cause a new private key and a corresponding public key to be produced responsive to communication from the at least one ATM, wherein the computer processor is operative to store the private key in association with the new digital safe deposit account. However, Zajkowski et al, teach the use of a new private/public key pair produced responsive to communication for the at least one ATM. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for a new private/public key pair to be created in response to communications between the host and ATM, storing that information in the new digital safe account. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski in col. 10, lines 36-54.

As per claim 12:

Drummond et al., Schneier, and Zajkowski et al. substantially teach the apparatus, as applied to claim 11 above. Furthermore, Zajkowski et al. teach the apparatus wherein

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the computer processor is operative to cause a digital certificate to be generated and stored in association with the new digital safe deposit account, wherein the digital certificate includes the public key (col. 10, lines 36-54).

As per claim 13:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 12 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to receive a financial account number from the at least one ATM, wherein the computer processor is operative to store the financial account number in association with the new digital safe deposit account (col. 15, lines 26-42 and col. 16, lines 13-31).

As per claim 14:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 13 above. Furthermore, Drummond et al. teach the apparatus wherein the computer processor is operative to receive a password input from the at least one ATM, wherein the computer processor is operative to store the password input in association with the new digital safe deposit account (col. 15, lines 9-43).

As per claim 15:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein the computer processor is operative to receive a one-way hash of the electronic document from the at least one ATM, wherein the computer processor is operative to cause the digital signature to be generated responsive to the one-way hash and the private key. However, Zajkowski et al. teach the use of a one-way hash function. Therefore, it

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would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for the digital signature to be generated responsive to a one-way hash and a private key. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski in col. 15, lines 21-38.

As per claim 16:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein the computer processor is operative to cause a second digital signature to be produced for the electronic document responsive to a private key that is not associated with the one digital safe deposit account. However, Zajkowski et al. teach the use of a second digital signature to be produced responsive to a private key not associated with the one digital safe deposit account. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for a second digital signature to be produced for the electronic document responsive to a private key not associated with the one digital safe deposit account. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski in col. 10, lines 43-46.

As per claim 18:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 16 above. Furthermore, Drummond et al. teach the apparatus wherein the



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computer processor is operative to receive information about the financial account from the at least one ATM (col. 14, line 52 – col. 15, line 8).

As per claim 22:

Drummond et al. and Schneier substantially teach the method, as applied to claim 20 above. Not explicitly disclosed is the method further comprising: d) accessing a digital certificate previously associated with the financial account number, wherein the digital certificate includes a public key that corresponds to the private key, wherein the public key is capable of being used to validate the digital signature; and e) enabling the digital certificate to be associated with the electronic document. However, Zajkowski et al. teach the use of certificates for validation purposes. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to allow for accessing a digital certificate previously associated with the financial account number, wherein the digital certificate includes a public key that corresponds to the private key, wherein the public key is capable of being used to validate the digital signature, as well as enabling the digital certificate to be associated with the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Zajkowski et al. in col. 9, lines 45-64.

IV. Claims 17 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al., United States Patent No. 6,289,320 and Schneier, *Applied Cryptography* as applied to claims 1 and 20 above, and further in view of Meurer, United States Patent Application Publication No. 2004/0215566.

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As per claim 17:

Drummond et al. and Schneier substantially teach the apparatus as applied to claim 1 above. Not explicitly disclosed by Drummond et al. or Schneier is the apparatus wherein the computer processor is operative to cause a digital signature processing fee to be assessed to a financial account in response to causing the digital signature to be produced for the electronic document. However, Meurer teaches assessing a processing fee collected for processing transactions. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in Drummond et al. to cause a digital signature processing fee to be assessed to a financial account in response to producing the digital signature for the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Meurer in paragraph 13.

As per claim 24:

Drummond et al. and Schneier substantially teach the method, as applied to claim 20 above. Furthermore, Drummond et al. teach the method, further comprising: d) receiving a second financial account number from the automated transaction machine (col. 15, line 62-col. 16, line 31). Not explicitly disclosed by Drummond et al. or Schneier is the method further comprising, e) assessing a processing fee associated with the digital signing of the electronic document to a financial account associated with the second financial account number. However, Meurer teaches assessing a processing fee collected for processing transactions. Therefore, it would have been obvious to a person in the art at the time the invention was made to modify the method disclosed in

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Drummond et al. to cause a digital signature processing fee to be assessed to a financial account in response to producing the digital signature for the electronic document. This modification would have been obvious because a person having ordinary skill in the art, at the time the invention was made, would have been motivated to do so since it is suggested by Meurer in paragraph 13.

*\*Reference Cited, Not Used*

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. United States Patent No. 5,650,604 is cited because it is relevant due to the manner in which the invention has been claimed.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nadia Khoshnoodi whose telephone number is (571) 272-3825. The examiner can normally be reached on M-F: 8:00-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Albert Decady can be reached on (571) 272-3819. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

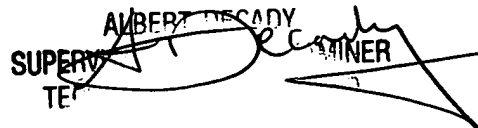
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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Nadia Khoshnoodi  
Examiner  
Art Unit 2133  
12/16/2004

NK



ALBERT DECADY  
SUPERVISOR  
TECHNICAL